

In the Specification:

Kindly amend/delete the following paragraphs:

Last paragraph of page 8

~~Figure 3 is a simplified block diagram of the steps involved in making an online purchase using the method of the present invention.~~

Last paragraph (partial) of page 11

~~Figures 2-4~~ describe the various methods of processing consumer transactions using the card, or token. In particular, Figure 2 shows the method for use of the card through a merchant's point of sale unit and using the conventional credit card like transactional process. This reflects an in person purchase using the card. The merchant's point of sale unit would transmit the card's indicia of identification to the merchant's acquiring bank. The acquiring bank would then relay

Last paragraph of page 12, continuing to page 13

~~Figures 4-5~~ shows the method of the present invention for use with Internet transactions. The method for the most part makes use of the same conventional systems utilized for Internet credit card transactions. In particular, Figure 4 shows that the method essentially takes place in the manner described above except that the merchant's point of sale unit is replaced with the merchant's Web site and secure gateway server. ~~As shown in Figure 5,~~ ~~t~~ The method does not need to utilize the existing credit card, or credit card like, system. The transaction can be completed by direct communication between the merchant's Web site and secure gateway server and the card-issuing bank.